

# **Notice of References Cited**

Applicant/Patent  
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09/349,517

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Art Unit  
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	Document Number Country Code-Number-Kind Code	Date MM-YYYY <sup>1</sup>	Name	Classification <sup>2</sup>	
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## **NON-PATENT DOCUMENTS**

	Include, as applicable: Author, Title, Date, Publisher, Edition or Volume, Pertinent Pages
U	IBM Technical Disclosure Bulletin, vol. 34, no. 10A, pp. 408-409 (March 1992)
V	Truth in Lending Disclosure Statement, Form Reg ZD (03/95), found at "http://nt.mortgage101.com/web/pdf/til.pdf" on April 26, 2001
W	Truth in Lending Act -- Regulation Z" 3 pages, found at "http://www.mortgagemart.com/regz.html" on April 26, 2001
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\* A copy of this reference is not being furnished with this Office action. See MPEP § 707.05(a).

<sup>1</sup> Dates in MM-YYYY format are publication dates.

<sup>2</sup> Classifications may be U.S. or foreign.